

Information to identify the case:			
Debtor 1	Curtis Clair Settle		
	First Name	Middle Name	Last Name
Debtor 2	Cynthia Jean Settle		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 15-70511-JAD			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Curtis Clair Settle

Cynthia Jean Settle

3/11/21

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Curtis Clair Settle
Cynthia Jean Settle
Debtors

Case No. 15-70511-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7

User: bsil

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Date Rcvd: Mar 11, 2021

Form ID: 3180W

Total Noticed: 40

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 13, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Curtis Clair Settle, Cynthia Jean Settle, 112 Bedford Street, Sproul, PA 16682-8109
cr	+ SN Servicing Corporation as servicer for U.S. Bank, Friedman Vartolo LLP, 1325 Franklin Avenue, Suite 160, Garden City, NY 11530-1631
14078670	+ Blair County Tax Claim Bureau, 423 Allegheny Street, Suite 143, Hollidaysburg, PA 16648-2047
14078674	#+ Credit Control Collections, P.O. Box 72, Altoona, PA 16603-0072
14187137	+ Greenfield Township Municipal Authority, PO Box 372, Claysburg, PA 16625-0372
14078679	+ Greenfield Township Tax Collector, 120 Carriage Lane, Claysburg, PA 16625-7714
14078681	+ HUD - FHA Title I Payments, P.O. Box 105664, Atlanta, GA 30348-5664
14078682	+ HUD Office of Appeals, 451 7th Street, Room B-133, Washington, DC 20410-0001
14078680	+ Holiday Financial Services, 1451 Scalp Avenue, Suite 1, Johnstown, PA 15904-3334
14132110	+ LSF9 Master Participation Trust, Caliber Home Loans, INC., 13801 Wireless Way, Oklahoma City, OK 73134-2500
14078683	Magee-Womans Hospital of UPMC, P.O. Box 382059, Pittsburgh, PA 15250-8059
14113034	+ Midland Credit Management, Inc. as agent for, MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
14078684	Nason Hospital, 105 Nason Drive, Roaring Spring, PA 16673-1202
14078690	Subaru Motors Finance, Chase, P.O. Box 901037, Fort Worth, TX 76101-2037
14078694	UPMC Physician Services, P.O. Box 371980, Pittsburgh, PA 15250-7980

TOTAL: 15

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Mar 12 2021 04:13:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 12 2021 04:48:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Mar 12 2021 04:13:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 12 2021 04:48:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: gocadle@cadleco.com	Mar 12 2021 04:49:00	New Falls Corporation, 100 N Center Street, Newton Falls, OH 44444-1321
14078667	EDI: HFC.COM	Mar 12 2021 04:13:00	Beneficial, P.O. Box 5233, Carol Stream, IL 60197-5233

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14078671	Email/Text: cms-bk@cms-collect.com	Mar 12 2021 04:48:00	Capital Management Services, LP, 698 1/2 South Ogden Street, Suite 700, Buffalo, NY 14206-2317
14078672	EDI: CAPITALONE.COM	Mar 12 2021 04:13:00	Capital One, Attn: Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
14078673	EDI: CAPITALONE.COM	Mar 12 2021 04:13:00	Capital One Bank (USA), N.A., P.O. Box 71083, Charlotte, NC 28272-1083
14078675	Email/Text: bdsupport@creditmanagementcompany.com	Mar 12 2021 04:49:00	Credit Management Company, P.O. Box 16346, Pittsburgh, PA 15242-0346
14078677	EDI: DISCOVER.COM	Mar 12 2021 04:13:00	Discover, P. O. Box 30943, Salt Lake City, UT 84130
14078676	EDI: DISCOVER.COM	Mar 12 2021 04:13:00	Discover, P.O. Box 71084, Charlotte, NC 28272-1084
14081179	EDI: DISCOVER.COM	Mar 12 2021 04:13:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14078678	+ Email/Text: mstover@gercls.com	Mar 12 2021 04:49:00	Great Eastern Resort Corporation, 610 West Rio Road, Charlottesville, VA 22901-1412
14123715	EDI: CHASEAUTO	Mar 12 2021 04:13:00	JPMorgan Chase Bank N.A., National Bankruptcy Department, P.O.Box 29505 AZ1-1191, Phoenix , AZ 85038-9505
14093485	+ Email/Text: gocadle@cadleco.com	Mar 12 2021 04:49:00	New Falls Corporation, 100 North Center Street, Newton Falls, OH 44444-1321
14078685	Email/Text: gocadle@cadleco.com	Mar 12 2021 04:49:00	New Falls Corporation, c/o Victor O. Buente, Jr., Esq., 100 North Center Street, Newton Falls, OH 44444-1321
14078686	Email/Text: gocadle@cadleco.com	Mar 12 2021 04:49:00	New Falls Corporation, c/o Nina Evans, Account Officer, 100 North Center Street, Newton Falls, OH 44444-1321
14078689	EDI: AGFINANCE.COM	Mar 12 2021 04:13:00	OneMain Financial, Bankruptcy Department, P.O. Box 6042, Sioux Falls, SD 57117-6042
14078687	EDI: AGFINANCE.COM	Mar 12 2021 04:13:00	OneMain Financial, P.O. Box 183172, Columbus, OH 43218-3172
14078688	Email/Text: cms-bk@cms-collect.com	Mar 12 2021 04:48:00	OneMain Financial, c/o Capital Management Services, L.P., P.O. Box 120, Buffalo, NY 14220-0120
14135787	EDI: PRA.COM	Mar 12 2021 04:13:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14078691	EDI: CHASEAUTO	Mar 12 2021 04:13:00	Subaru Motors Finance c/o Chase, P.O. Box 78101, Phoenix, AZ 85062-8101
14078692	EDI: RMSC.COM	Mar 12 2021 04:13:00	Synchrony Bank, P.O. Box 960061, Orlando, FL 32896-0061
14078693	EDI: RMSC.COM	Mar 12 2021 04:13:00	Synchrony Bank, Attn: Bankruptcy Dept., P.O. Box 965061, Orlando, FL 32896-5061
15257251	+ Email/Text: bknotices@sns.com	Mar 12 2021 04:49:00	U.S. Bank Trust National Association, as, Trustee of the FW Series I Trust, c/o SN Servicing Corporation, 323 Fifth Street, Eureka, CA 95501-0305
14084302	+ Email/Text: james.r.shear@hud.gov	Mar 12 2021 04:49:00	US Dept. of Housing and Urban Development, 52 Corporate Cir, Albany, NY 12203-5166

TOTAL: 27

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a

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preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Caliber Home Loans, Inc., As Servicer For The Mort
cr		JPMORGAN CHASE BANK, NA
cr		LSF9 Master Participation Trust
cr		U.S. Bank Trust National Association, as Trustee o
cr	*+	Blair County Tax Claim Bureau, 423 Allegheny St. Ste 143, Hollidaysburg, PA 16648-2047
14078668	##	Beneficial, Attn: Research, P.O. Box 1231, Brandon, FL 33509-1231
14078669	##	Beneficial, Attn: Payoffs, P.O. Box 897, Brandon, FL 33509-0897

TOTAL: 4 Undeliverable, 1 Duplicate, 2 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 13, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 11, 2021 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor JPMORGAN CHASE BANK NA bnicholas@kmlawgroup.com
Daniel J. Boger	on behalf of Debtor Curtis Clair Settle dnlboger@yahoo.com dboger@shepleylaw.com;mjury@shepleylaw.com;bk@shepleylaw.com
Daniel J. Boger	on behalf of Joint Debtor Cynthia Jean Settle dnlboger@yahoo.com dboger@shepleylaw.com;mjury@shepleylaw.com;bk@shepleylaw.com
James A. Prostko	on behalf of Creditor LSF9 Master Participation Trust pawb@fedphe.com
Jeffrey A. Muriceak	on behalf of Creditor Blair County Tax Claim Bureau jmuriceak@eveyblack.com choover@eveyblack.com
Jill Locnikar	on behalf of Defendant United States Department of Housing and Urban Development jill.locnikar@usdoj.gov patricia.fitzgerald@usdoj.gov;caseview.ecf@usdoj.gov;kassi.horton@usdoj.gov
Jon A. McKechnie	on behalf of Plaintiff Curtis Clair Settle jmckechnie@shepleylaw.com bk@shepleylaw.com
Jon A. McKechnie	on behalf of Joint Debtor Cynthia Jean Settle jmckechnie@shepleylaw.com bk@shepleylaw.com
Jon A. McKechnie	on behalf of Debtor Curtis Clair Settle jmckechnie@shepleylaw.com bk@shepleylaw.com
Jon A. McKechnie	on behalf of Plaintiff Cynthia Jean Settle jmckechnie@shepleylaw.com bk@shepleylaw.com
Joseph P. Schalk	on behalf of Creditor Caliber Home Loans Inc., As Servicer For The Mortgagee Of Record jschalk@barley.com, sromig@barley.com
Joseph P. Schalk	on behalf of Creditor LSF9 Master Participation Trust jschalk@barley.com sromig@barley.com

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Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

Stephen Russell Franks

on behalf of Creditor JPMORGAN CHASE BANK NA amps@manleydeas.com

TOTAL: 15